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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/944,534	08/31/2001	Blake MingQi Dong	47013/PAN/S850	3296
23363 7590 04/19/2007 CHRISTIE, PARKER & HALE, LLP PO BOX 7068 PASADENA, CA 91109-7068			EXAMINER SALIARD, SHANNON S	
			ART UNIT	PAPER NUMBER
			3628	
SHORTENED STATUTORY PERIOD OF RESPONSE		MAIL DATE	DELIVERY MODE	
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Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

Office Action Summary	Application No.	Applicant(s)	
	09/944,534	DONG ET AL.	
	Examiner	Art Unit	
	Shannon S. Saliard	3628	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 21 December 2006.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-39 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-39 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Status of Claims

1. Applicant has amended claims 1, 2, 4-6, 8-10, 13-15, 18, 21-23, 25-28, 30, 33-35, and 37-39. No claims have been cancelled or added. Thus, claims 1-39 remain pending and are presented for examination.

Response to Arguments

2. Applicant's arguments filed 21 December 2006, with respect to the rejection(s) of claim(s) 1-39 under 35 U.S.C. 103 (a), have been fully considered and are persuasive. Therefore, the rejection has been withdrawn. However, upon further consideration, a new ground(s) of rejection is made in view of Thiel [US 6,321,214] in view of in view of Kara [US 5,819,240].

Specification

3. The amendment filed 21 December 2006 is objected to under 35 U.S.C. 132(a) because it introduces new matter into the disclosure. 35 U.S.C. 132(a) states that no amendment shall introduce new matter into the disclosure of the invention. The added material which is not supported by the original disclosure is as follows: "As used herein "free postage" and "free postage value" are sometimes used interchangeably, it being understood that "free postage" refers to free postage value a consumer will be given by a provider" [page 5].

Applicant is required to cancel the new matter in the reply to this Office Action.

Claim Rejections - 35 USC § 112

4. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

5. **Claims 2 and 38** are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

As per **claim 2**, the limitation “establishing a minimum threshold for said postage meter and transferring a block of postage value from said free postage account to said postage meter when balance of said postage meter is less than or equal to said threshold” as recited is vague and indefinite. As written in claim 1, it appears that the free postage account is contained within the postage meter. If this is the case, it is unclear to the Examiner how the postage account within the postage meter is transferred to the postage meter.

As per **claim 38**, the limitation “setting a balance of the account to zero if the free postage value has expired” as recited is vague and indefinite. The limitation is not positively recited. Thus, the limitation has not been given patentable weight.

Claim Rejections - 35 USC § 101

6. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

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7. **Claims 38 and 39** are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter.

As per **claims 38 and 39**, the limitation, "setting a balance of the account to zero if the free postage value has expired" as recited is an open-ended conditional statement. The use of open-ended conditional language would not render the entire claim useful, tangible or concrete. The language presented only makes allowances for when the free postage value has expired. There is no allowance made in the event that the free postage value has not expired. Therefore, as the claim is currently presented, it could be possible that there would be no action by the program if the free postage value has not expired. In this case, there would be no concrete, tangible or useful outcome in the case. Thus, the claim is directed to non-statutory material.

Claim Rejections - 35 USC § 103

8. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

9. **Claims 1, 21, 22, 24, 33, 34 and 36** are rejected under 35 U.S.C. 103(a) as being unpatentable over Thiel [US 6,321,214] in view of Kara [US 5,819,240].

As per **claim 1**, Thiel discloses transferring a first portion of postage value to a postage meter [an amount is transferred from value card into one of registers; col 42, lines 7-11]; and storing a second portion of said postage value in a postage account [an amount is maintained as a balance in the chip card; col 41, lines 1-10]. Thiel does not explicitly disclose that the postage is expiring free postage. However, the difference between expiring free postage value and postage value are only found in the non-functional descriptive material and are not functionally involved in the steps recited. The transferring and storing steps would be performed the same regardless of the descriptive material since none of the steps explicitly interact therewith. In other words, the expiring free postage would only mean something to a person monitoring the output after the final step of the method. Limitations that are not functionally interrelated with the useful acts, structure, or properties of the claimed invention carry little or no patentable weight. Thus, this descriptive material will not distinguish the claimed invention from the prior art in terms of patentability, see *In re Ngai*, 70 USPQ2d 1862 (CAFC 2004); *In re Gulack*, 703 F.2d 1381, 1385, 217 USPQ 401, 404 (Fed. Cir. 1983); *In re Lowry*, 32 F.3d 1579, 32 USPQ2d 1031 (Fed. Cir. 1994). Therefore, it would also have been obvious to a person of ordinary skill in the art at the time of applicant's invention to transfer and store any type of postage because such data does not functionally relate to the steps in the method claimed and because the subjective interpretation of the data does not patentably distinguish the claimed invention. Thiel does not further disclose resetting a balance of said free postage account upon expiration of said free postage value. However, Thiel discloses resetting a balance

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periodically or at a freely selectable time [col 42, lines 35-37]. Furthermore, Kara discloses replenishing a postage meter account upon expiration of postage amount [col 1, lines 46-51]. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify the invention of Thiel to include the method disclosed by Kara so that the user can avoid disruption in service.

As per **claims 21 and 33**, Thiel discloses storing said expiring free postage value in a postage account [an amount is maintained as a balance in the chip card; col 41, lines 1-10]; and transferring a portion of said expiring free postage value from said free postage account to a postage meter in accordance with a print postage request with a print postage request [an amount is transferred from value card into one of registers; col 42, lines 7-11; col 1, lines 53-61]. Thiel does not explicitly disclose that the postage is expiring free postage. However, the difference between expiring free postage value and postage value are only found in the non-functional descriptive material and are not functionally involved in the steps recited. The transferring and storing steps would be performed the same regardless of the descriptive material since none of the steps explicitly interact therewith. In other words, the expiring free postage would only mean something to a person monitoring the output after the final step of the method. Limitations that are not functionally interrelated with the useful acts, structure, or properties of the claimed invention carry little or no patentable weight. Thus, this descriptive material will not distinguish the claimed invention from the prior art in terms of patentability, see *In re Ngai*, 70 USPQ2d 1862 (CAFC 2004); *In re Gulack*, 703 F.2d 1381, 1385, 217 USPQ 401, 404 (Fed. Cir. 1983); *In re Lowry*, 32 F.3d 1579, 32

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USPQ2d 1031 (Fed. Cir. 1994). Therefore, it would also have been obvious to a person of ordinary skill in the art at the time of applicant's invention to transfer and store any type of postage because such data does not functionally relate to the steps in the method claimed and because the subjective interpretation of the data does not patentably distinguish the claimed invention. Thiel does not further disclose resetting a balance of said free postage account upon expiration of said free postage value. However, Thiel discloses resetting a balance periodically or at a freely selectable time [col 42, lines 35-37]. Furthermore, Kara discloses replenishing a postage meter account upon expiration of postage amount [col 1, lines 46-51]. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify the invention of Thiel to include the method disclosed by Kara so that the user can avoid disruption in service.

As per **claims 22, 24, 34, and 36**, Thiel further discloses further comprising the step of decrementing said postage account in accordance with said transferred postage value [col 42, lines 12-15].

10. **Claims 2, 3, 9, 12, and 13** are rejected under 35 U.S.C. 103(a) as being unpatentable over Thiel [US 6,321,214] in view of in view of Kara [US 5,819,240] as applied to claim 1 above, and further in view of Storace [US 4,864,506].

As per **claim 2**, Thiel does not disclose further comprising the step of establishing minimum threshold for said postage meter and transferring a block of postage value from said free postage account to said postage meter when balance of

said postage meter is less than or equal to said threshold. However, Storace discloses that when a meter reaches a threshold value the postage meter is re-credited from a postage account [col 2, lines 15-31]. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify the invention of Thiel to include the method disclosed by Storace to provide a recharging system that is transparent to the postage meter user as suggested by Storace [col 2, lines 61-63].

As per **claim 3**, Thiel further discloses decrementing said postage account in accordance with said block of transferred postage [col 42, lines 12-15].

As per **claim 9**, Thiel does not disclose further comprising notifying user upon expiration of said free postage value. However, Storace discloses notifying the user that when there is no value left in the postage meter [col 6, lines 19-26]. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify the invention of Thiel to include notifying user upon expiration of said free postage value so that the user is aware that there is not a mechanical issue.

As per **claims 12 and 13**, Thiel does not disclose further comprising the steps of determining whether postage meter balance is equal to or greater than a predetermined threshold and transferring a block of free postage value from said free postage account to said postage meter in accordance with said threshold determination. However, Storace discloses that when a meter reaches a threshold value the postage meter is re-credited from a postage account [col 2, lines 15-31]. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify the invention of Thiel to include the method disclosed by Storace to provide a recharging

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system that is transparent to the postage meter user as suggested by Storace [col 2, lines 61-63].

11. **Claim 4** is rejected under 35 U.S.C. 103(a) as being unpatentable over Thiel [US 6,321,214] in view of in view of Kara [US 5,819,240] as applied to claim 1 above, and further in view of Heiden et al [US 6,970,856].

As per **claim 4**, Larson does not disclose further comprising the step of storing purchased postage value in an available postage account. However, Heiden et al discloses a postage meter that stores multiple accounts [col 6, lines 1-9]. Thus, Heiden et al suggests storing postage in two different accounts associated with the same postage meter. Furthermore, the difference between storing data in a free postage account or a purchased postage account and multiple postage accounts are only found in the non-functional descriptive material and are not functionally involved in the steps recited. The storing steps would be performed the same regardless of the descriptive material since none of the steps explicitly interact therewith. In other words, the free postage account and purchased postage account would only mean something to a person monitoring the output after the final step of the method. Limitations that are not functionally interrelated with the useful acts, structure, or properties of the claimed invention carry little or no patentable weight. Thus, this descriptive material will not distinguish the claimed invention from the prior art in terms of patentability, see *In re Ngai*, 70 USPQ2d 1862 (CAFC 2004); *In re Gulack*, 703 F.2d 1381, 1385, 217 USPQ 401, 404 (Fed. Cir. 1983); *In re Lowry*, 32 F.3d 1579, 32 USPQ2d 1031 (Fed. Cir.

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1994). Therefore, it would also have been obvious to a person of ordinary skill in the art at the time of applicant's invention to store any type of postage because such data does not functionally relate to the steps in the method claimed and because the subjective interpretation of the data does not patentably distinguish the claimed invention. Additionally, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify the invention of Larson to include the step of storing purchased postage value in an available postage account to facilitate distinguishing between account usage.

12. **Claims 5 and 25** are rejected under 35 U.S.C. 103(a) as being unpatentable over Thiel [US 6,321,214] in view of in view of Kara [US 5,819,240] and Heiden et al [US 6,970,856] as applied to claim 4 above, and further in view of Kravetz et al [US 6,397,196].

As per **claims 5 and 25**, Thiel does not disclose further comprising the step of utilizing said expiring free postage value before said purchased postage value.

However, Kravetz et al discloses using an amount of account credit (i.e., free amount) first before using a purchased amount [payroll deduction used to pay account wherein the payroll account earns interest (i.e. free amount); when balance is negative the user pays interest (i.e., purchased amount) col 4, lines 5-12]. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify the invention of Thiel to include the step of utilizing said expiring free postage value before

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said purchased postage value to maintain an ongoing positive relationship with a customer, as suggested by Kravetz et al [col 1, lines 61-67].

13. **Claims 6, 7, 10, 11, 23, and 35** are rejected under 35 U.S.C. 103(a) as being unpatentable over Thiel [US 6,321,214] in view of in view of Kara [US 5,819,240] as applied to claim 1 above, and further in view of Official Notice.

As per **claim 6, 23, and 35**, Thiel does not disclose further comprising the step of displaying a sum of total expiring free postage value and purchased postage value in an available postage field. However, the Examiner takes Official Notice that it is old and well known at the time of the invention in the postal industry to display the sum of available postage value in a postage meter. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify the invention of Thiel to include the step of displaying a sum of total expiring free postage value and purchased postage value in an available postage field so that the user knows when the account needs to be replenished.

As per **claim 7**, Thiel does not disclose further comprising the step of decrementing said available postage field in accordance with a print transaction. However, the Examiner takes Official Notice that it is old and well known at the time of the invention in the postal industry to deduct available postage after a printing transaction. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify the invention of Thiel to include the step of

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decrementing said available postage field in accordance with a print transaction so that the postage provider does not lose revenue.

As per **claim 10**, Thiel does not further comprising the step of storing purchased postage value and balance of the postage meter in a descending register. However, the Examiner takes Official Notice that it is old and well known at the time of the invention in the postal industry to store account balances in a descending register of a postage meter. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify the invention of Thiel to include storing purchased postage value and balance of the postage meter in a descending register to facilitate accounting.

As per **claim 11**, Thiel does not further comprising the step of decrementing descending register in accordance with a print transaction. However, the Examiner takes Official Notice that it is old and well known at the time of the invention in the postal industry to decrement a descending register after printing. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify the invention of Thiel to include the step of decrementing descending register in accordance with a print transaction so that the postage provider does not lose revenue.

14. **Claim 8** is rejected under 35 U.S.C. 103(a) as being unpatentable over Thiel [US 6,321,214] in view of in view of Kara [US 5,819,240] and Official Notice as applied to claim 7 above, and further in view of Kravetz et al [US 6,397,196].

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As per **claim 8**, Thiel does not disclose further comprising the step of utilizing said expiring free postage value before said purchased postage value. However, Kravetz et al discloses using an amount of account credit (i.e., free amount) first before using a purchased amount [payroll deduction used to pay account wherein the payroll account earns interest (i.e. free amount); when balance is negative the user pays interest (i.e., purchased amount) col 4, lines 5-12]. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify the invention of Thiel to include the step of utilizing said expiring free postage value before said purchased postage value to maintain an ongoing positive relationship with a customer, as suggested by Kravetz et al [col 1, lines 61-67].

15. **Claims 14, 26, and 37** are rejected under 35 U.S.C. 103(a) as being unpatentable over Thiel [US 6,321,214] in view of in view of Kara [US 5,819,240] as applied to claim 1 above, and further in view of Leon [US 7,085,725].

As per **claims 14, 26 and 37**, Thiel does not disclose further comprising the steps of determining validity of said expiring free postage value in response to receipt of a print postage request and wherein said free postage account is reset in accordance with said validity determination. However, Leon discloses determining validity of a postage value in response to free postage print request and the account owner is given another amount of free postage value [col 14, line 36-col 16, line 50]. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to

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modify the invention of Thiel to include the method disclosed by Leon so that the postage provider does not lose revenue.

16. **Claims 15, 16, 27, and 28** are rejected under 35 U.S.C. 103(a) as being unpatentable over Thiel [US 6,321,214] in view of Kara [US 5,819,240] and Leon [US 7,085,725] as applied to claim 14 above, and further in view of Storace [US 4,864,506].

As per **claims 15 and 27**, Thiel does not disclose further comprising the step of determining whether balance of said free postage value is equal to or greater than a value of requested postage and transferring a block of free postage value from said free postage account to said postage meter in accordance with the amount determination. However, Storace discloses that when a meter reaches a threshold value the postage meter is re-credited from a postage account [col 2, lines 15-31]. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify the invention of Thiel to include the method disclosed by Storace to provide a recharging system that is transparent to the postage meter user as suggested by Storace [col 2, lines 61-63].

As per **claims 16 and 28**, Thiel further discloses further comprising the step of decrementing said free postage account in accordance with the transferred postage [col 42, lines 12-15].

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17. **Claims 17-20 and 29-32** are rejected under 35 U.S.C. 103(a) as being unpatentable over Thiel [US 6,321,214] in view of in view of Kara [US 5,819,240] *** and Storace [US 4,864,506] as applied to claim 15 above, and further in view of Official Notice.

As per **claims 17 and 29**, Thiel does not further disclose further comprising the step of generating print image in accordance with said amount determination. However, the Examiner takes Official Notice that it is old and well known at the time of the invention in the postal industry to print a stamp in accordance with a requested amount. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify the invention of Thiel to include so that the user is able to mail an item.

As per **claims 18-20, and 30-32**, Thiel does not disclose further comprising the step of determining whether balance of total purchased postage value and free postage value is equal to or greater than value of requested postage; generating error message in accordance with said amount determination; and/or generating print image in accordance with said amount determination. However, the Examiner takes Official Notice that it is old and well known in the art at the time of the invention in the postal industry to determine whether the total available balance is greater than a requested postage before printing postage or returning an error so that the postage provider does not lose revenue.

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18. **Claim 38** is rejected under 35 U.S.C. 103(a) as being unpatentable over Leon [US 2002/0059145] in view of Fredman [US 6,526,393].

As per **claim 38**, Leon discloses receiving a request to print postage [0011]; and checking for postage value availability [determination of sufficient funds; 0011]. Leon fails to explicitly disclose that the postage value is free postage value. However, the difference between free postage value and postage value are only found in the non-functional descriptive material and are not functionally involved in the steps recited. The checking step would be performed the same regardless of the descriptive material since none of the steps explicitly interact therewith. In other words, the free postage would only mean something to a person monitoring the output after the final step of the method. Limitations that are not functionally interrelated with the useful acts, structure, or properties of the claimed invention carry little or no patentable weight. Thus, this descriptive material will not distinguish the claimed invention from the prior art in terms of patentability, see *In re Ngai*, 70 USPQ2d 1862 (CAFC 2004); *In re Gulack*, 703 F.2d 1381, 1385, 217 USPQ 401, 404 (Fed. Cir. 1983); *In re Lowry*, 32 F.3d 1579, 32 USPQ2d 1031 (Fed. Cir. 1994). Therefore, it would also have been obvious to a person of ordinary skill in the art at the time of applicant's invention to check any type of postage because such data does not functionally relate to the steps in the method claimed and because the subjective interpretation of the data does not patentably distinguish the claimed invention.

Leon does not further disclose generating an account to track free postage value separate from purchased postage value; checking for expiration of free postage value;

and setting a balance of the account to zero if the free postage value has expired. However, Fredman discloses generating an account that monitors free postage value and purchased purchase value [plumber sets an account that is paid (i.e., free to user), but the value is returned if the user does not utilize the postage by an expiration date (i.e., postage is purchased by user); col 4, line 29 –col 5, line 14]. Further it is inherent that the postage is checked for expiration since the plumber is refunded postage for items that are not mailed by a certain date. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify the invention of Leon to include the method disclosed by Fredman to improve response times, lower prices, and improve customer experiences, as suggested by Fredman [col 7, lines 23-30].

19. **Claim 39** is rejected under 35 U.S.C. 103(a) as being unpatentable over Leon [US 2002/0059145] in view of Fredman [US 6,526,393] as applied to claim 38 above, and further in view of Kravetz et al [US 6,397,196].

As per **claim 39**, Leon does not further disclose further comprising: applying available free postage value to the request to print postage if free postage value is available; and applying purchased postage to the request to print postage if free postage value is not available. However, Kravetz et al discloses using an amount of account credit (i.e., free amount) first before using a purchased amount [payroll deduction used to pay account wherein the payroll account earns interest (i.e. free amount); when balance is negative the user pays interest (i.e., purchased amount) col 4, lines 5-12]. Therefore, it would have been obvious to one of ordinary skill in the art at

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the time of the invention to modify the invention of Leonto include the step of utilizing said expiring free postage value before said purchased postage value to maintain an ongoing positive relationship with a customer, as suggested by Kravetz et al [col 1, lines 61-67].

Conclusion

Examiner's Note: Examiner has cited particular columns and line numbers in the references as applied to the claims below for the convenience of the applicant.

Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply as well. It is respectfully requested that the applicant, in preparing the responses, fully consider the references in entirety as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the examiner.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Shannon S. Saliard whose telephone number is 571-272-5587. The examiner can normally be reached on Monday - Friday, 8:00 am - 4:30 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, John W. Hayes can be reached on 571-272-6708. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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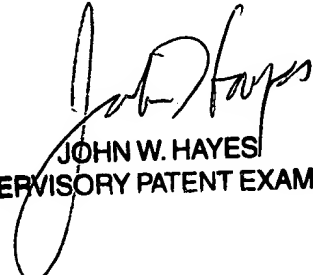
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"PROPOSED" or "DRAFT"]

Hand delivered responses should be brought to the Customer Service Window,
Randolph Building, 401 Dulany Street, Alexandria, VA 22314


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SUPERVISORY PATENT EXAMINER

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SSS